

Effective Date and Time:
12/19/2025 10:30 AM

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

Secondary Dept. Hours: M-F 10-5 ET
Secondary@KeystoneFunding.com

Rates, comparisons, fees and programs are subject to change without notice.
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc to funding or purchase of loan.
Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.



FHA/USDA Programs

FHA/USDA 30 Standard							FHA 15 Standard						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	98.338	98.303	98.174	97.911	97.781	97.673	4.500	99.761	99.692	99.694	99.564	98.938	98.297
5.000	99.172	99.137	99.008	98.746	98.616	98.507	4.625	100.323	100.254	100.255	100.126	99.500	98.859
5.125	99.700	99.665	99.535	99.273	99.143	99.035	4.750	100.084	99.983	99.971	99.912	99.341	98.680
5.250	100.020	99.985	99.841	99.587	99.455	99.357	4.875	100.638	100.537	100.525	100.466	99.896	99.234
5.375	100.743	100.708	100.565	100.311	100.178	100.081	5.000	101.175	101.074	101.062	101.003	100.433	99.771
5.500	101.405	101.370	101.227	100.972	100.840	100.742	5.125	101.690	101.589	101.577	101.517	100.947	100.286
5.625	102.050	102.015	101.872	101.618	101.475	101.368	5.250	101.054	100.984	100.958	100.938	100.390	99.707
5.750	102.026	101.991	101.848	101.593	101.421	101.314	5.375	101.561	101.490	101.464	101.444	100.897	100.214
5.875	102.180	102.145	101.988	101.742	101.564	101.464	5.500	102.038	101.968	101.942	101.922	101.374	100.692
5.990	102.737	102.702	102.545	102.299	102.121	102.020	5.625	102.490	102.420	102.394	102.374	101.826	101.144
6.125	103.346	103.311	103.153	102.907	102.699	102.589	5.750	101.670	101.693	101.653	101.782	101.290	100.587
6.250	103.181	103.146	102.989	102.742	102.525	102.414	5.875	102.127	102.150	102.110	102.239	101.747	101.044
6.375	103.379	103.344	103.172	103.028	102.780	102.762	6.000	102.564	102.587	102.547	102.676	102.184	101.481
6.500	103.838	103.803	103.632	103.487	103.239	103.221	6.125	102.982	103.005	102.965	103.094	102.602	101.898
6.625	104.406	104.371	104.200	104.056	103.807	103.790	6.250	102.718	102.522	102.468	102.652	102.165	101.441
6.750	104.007	103.972	103.800	103.656	103.368	103.340	6.375	103.135	102.939	102.886	103.069	102.583	101.859
6.875	104.408	104.373	104.188	104.067	103.801	103.828	6.500	103.532	103.336	103.282	103.466	102.979	102.255
7.000	104.921	104.886	104.701	104.580	104.314	104.340							
7.125	105.337	105.302	105.117	104.996	104.691	104.707							
7.250	104.052	104.017	103.818	103.720	103.388	103.407							
FHA/USDA 30 Streamline							FHA 15 Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	98.213	98.178	98.049	97.786	97.656	97.548	4.500	99.636	99.567	99.569	99.439	98.813	98.172
5.000	99.047	99.012	98.883	98.621	98.491	98.382	4.625	100.198	100.129	100.130	100.001	99.375	98.734
5.125	99.575	99.540	99.410	99.148	99.018	98.910	4.750	99.959	99.858	99.846	99.787	99.216	98.555
5.250	99.895	99.860	99.716	99.462	99.330	99.232	4.875	100.513	100.412	100.400	100.341	99.771	99.109
5.375	100.618	100.583	100.440	100.186	100.053	99.956	5.000	101.050	100.949	100.937	100.878	100.308	99.646
5.500	101.280	101.245	101.102	100.847	100.715	100.617	5.125	101.565	101.464	101.452	101.392	100.822	100.161
5.625	101.925	101.890	101.747	101.493	101.350	101.243	5.250	100.929	100.859	100.833	100.813	100.265	99.582
5.750	101.901	101.866	101.723	101.468	101.296	101.189	5.375	101.436	101.365	101.339	101.319	100.772	100.089
5.875	102.055	102.020	101.863	101.617	101.439	101.339							
5.990	102.612	102.577	102.420	102.174	101.996	101.895							
6.125	103.221	103.186	103.028	102.782	102.574	102.464							
6.250	103.056	103.021	102.864	102.617	102.400	102.289							
6.375	103.254	103.219	103.047	102.903	102.655	102.637							
6.500	103.713	103.678	103.507	103.362	103.114	103.096							
6.625	104.281	104.246	104.075	103.931	103.682	103.665							
6.750	103.882	103.847	103.675	103.531	103.243	103.215							
6.875	104.283	104.248	104.063	103.942	103.676	103.703							
FHA 30 HB Standard							FHA 30 HB Streamline						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
5.375	100.107	100.082	99.929	99.690	99.577	99.463	5.375	99.982	99.957	99.804	99.565	99.452	99.338
5.500	100.859	100.834	100.680	100.441	100.328	100.215	5.500	100.734	100.709	100.555	100.316	100.203	100.090
5.625	101.294	101.269	101.116	100.876	100.763	100.650	5.625	101.169	101.144	100.991	100.751	100.638	100.525
5.750	100.829	100.804	100.637	100.405	100.240	100.118	5.750	100.704	100.679	100.512	100.280	100.115	99.993
5.875	101.529	101.504	101.336	101.105	100.940	100.818	5.875	101.404	101.379	101.211	100.980	100.815	100.693
6.000	102.201	102.176	102.009	101.777	101.613	101.490	6.000	102.076	102.051	101.884	101.652	101.488	101.365
6.125	102.584	102.559	102.392	102.160	101.996	101.873	6.125	102.459	102.434	102.267	102.035	101.871	101.748
6.250	101.697	101.672	101.499	101.361	101.117	101.068	6.250	101.572	101.547	101.365	101.236	100.992	100.943
6.375	102.370	102.345	102.164	102.034	101.790	101.741	6.375	102.245	102.220	102.039	101.909	101.665	101.616
6.500	102.989	102.964	102.783	102.653	102.409	102.361	6.500	102.864	102.839	102.658	102.528	102.284	102.236
6.625	103.318	103.293	103.111	102.982	102.738	102.689	6.625	103.193	103.168	102.986	102.857	102.613	102.564
6.750	102.320	102.295	102.099	101.993	101.683	101.630	6.750	102.195	102.170	101.974	101.868	101.558	101.505
6.875	102.908	102.883	102.688	102.582	102.272	102.218	6.875	102.783	102.758	102.563	102.457	102.147	102.093
7.000	103.421	103.396	103.200	103.094	102.785	102.731	7.000	103.296	103.271	103.075	102.969	102.660	102.606
7.125	103.557	103.532	103.337	103.231	102.921	102.868	7.125	103.432	103.407	103.212	103.106	102.796	102.743
7.250	101.131	101.106	100.897	100.814	100.391	100.285	7.250	101.006	100.981	100.772	100.689	100.266	100.160

All Purchase Transactions				0.000	
State Adjustments					
DC	0.050	AL	0.050	TN	-0.050
DE	0.000	AZ	0.100	WV	0.000
MD	0.000	MA	-0.100	MN	0.000
NJ	-0.100	OR	0.050	ND	-0.050
PA	0.100	NH	0.000		
VA	0.050	TX	0.075		
FL	0.025	SC	0.100	State Special	
NC	0.100	CT	-0.025	NC, SC, TN 0.150	
CO	0.150	CA	-0.050		
GA	0.000	WA	0.050		
Loan Amount Adjustments					
				All Terms	
75,000 - 99,999				(0.500)	
100,000 - 199,999				0.000	
200,000 - 299,999				0.025	
300,000 - 399,999				0.050	
400,000 - 548,250				0.075	
548,251 - 832,750				0.100	
High Balance				0.000	
All Standard FHA/USDA program Adjustments					
2-4 Units				0.000	
Manufactured Home				(1.000)	
203k				NA	
USDA				0.000	
Non-Owner Occ. (SL only)				(3.000)	
Temp Interest Rate Buydown				(0.125)	
Manual Underwrite				(0.500)	
FICO Adjustments					
FICO		740+	0.150	0.075	USDA
FICO		739 - 720	0.075	0.075	
FICO		719 - 700	0.075	0.075	
FICO		699-680	0.000	0.000	
FICO		679-660	0.000	0.000	
FICO		659-640	(0.150)	(0.150)	
FICO		639-620	(0.750)	(0.750)	
FICO		600-619	(1.500)	(2.000)	
FICO		580-599	(2.000)	(2.250)	

Extension Costs Per Day:			Admin Fees		
First Request	(0.020)		Underwriting Fee - Full Doc \$1,125		
Second Request	(0.020)		Underwriting Fee - Streamline \$695		
Third Request	(0.040)		FHA Single Unit Spot Approval \$695		
Fourth Request	(0.040)		FHA Established Full Project Approval \$795		
Relock Fee	(0.125)				

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Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Keystone Funding, Inc 519 S Red Haven Lane Dover, DE 19901 NMLS: 144760 All locks, extensions, and cancellations can be requested through our FLEX portal																
keystone FUNDING WHOLESALE																
VA Programs																
VA 30 Standard							VA 15 Standard									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day					
4.875	98.107	98.082	97.953	97.690	97.480	97.332	4.500	99.727	99.657	99.659	99.529					
5.000	98.871	98.846	98.716	98.454	98.244	98.096	4.625	100.199	100.129	100.131	100.002					
5.125	99.297	99.272	99.143	98.881	98.671	98.522	4.750	100.137	100.035	100.023	99.964					
5.250	100.036	100.011	99.867	99.613	99.361	99.213	4.875	100.597	100.496	100.484	100.425					
5.375	100.918	100.893	100.749	100.495	100.243	100.095	5.000	101.025	100.924	100.912	100.853					
5.500	101.516	101.491	101.347	101.093	100.841	100.693	5.125	101.418	101.317	101.305	101.246					
5.625	101.884	101.859	101.716	101.461	101.209	101.061	5.250	101.045	100.974	100.948	100.929					
5.750	101.816	101.791	101.647	101.393	101.141	100.993	5.375	101.434	101.364	101.338	101.318					
5.875	102.257	102.232	102.075	101.829	101.531	101.381	5.500	101.788	101.718	101.692	101.672					
5.990	102.806	102.781	102.624	102.377	102.090	101.939	5.625	102.121	102.050	102.024	102.004					
6.125	103.411	103.386	103.229	102.982	102.685	102.534	5.750	101.624	101.647	101.607	101.736					
6.250	103.056	103.031	102.873	102.627	102.329	102.179	5.875	101.973	101.996	101.956	102.085					
6.375	103.427	103.402	103.231	103.086	102.718	102.650	6.000	102.310	102.333	102.293	102.421					
6.500	103.777	103.752	103.581	103.436	103.068	103.000	6.125	102.636	102.659	102.619	102.748					
6.625	104.108	104.083	103.911	103.767	103.399	103.331	6.250	102.675	102.479	102.426	102.609					
6.750	103.739	103.714	103.543	103.398	103.030	102.963	6.375	103.003	102.807	102.753	102.936					
6.875	104.405	104.380	104.195	104.074	103.709	103.735	6.500	103.316	103.120	103.066	103.250					
7.000	104.809	104.784	104.599	104.478	104.113	104.139										
7.125	104.916	104.891	104.706	104.585	104.199	104.176										
7.250	104.144	104.119	103.920	103.823	103.390	103.410										
VA 30 IRRRL							VA 30 CASHOUT >90%									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day					
4.875	98.157	98.132	98.003	97.740	97.280	96.882	5.500	100.310	100.285	100.234	100.055					
5.000	98.921	98.896	98.766	98.504	98.044	97.646	5.625	100.733	100.708	100.657	100.478					
5.125	99.347	99.322	99.193	98.931	98.471	98.072	5.750	100.891	100.866	100.815	100.636					
5.250	100.086	100.061	99.917	99.663	99.161	98.763	5.875	100.939	100.914	100.864	100.699					
5.375	100.918	100.893	100.749	100.495	100.043	99.645	6.000	101.542	101.517	101.467	101.302					
5.500	101.566	101.541	101.397	101.143	100.641	100.243	6.125	101.928	101.903	101.853	101.688					
5.625	101.934	101.909	101.766	101.511	101.009	100.611	6.250	101.921	101.896	101.846	101.681					
5.750	101.866	101.841	101.697	101.443	100.941	100.543	6.375	101.742	101.717	101.667	101.516					
5.875	102.267	102.242	102.085	101.839	101.331	100.931	6.500	102.309	102.284	102.234	102.084					
5.990	102.806	102.781	102.624	102.377	101.890	101.489	6.625	102.659	102.634	102.584	102.433					
6.125	103.411	103.386	103.229	102.982	102.485	102.084										
6.250	103.106	103.081	102.923	102.677	102.129	101.729										
6.375	103.447	103.422	103.251	103.106	102.518	102.200										
6.500	103.787	103.762	103.591	103.446	102.868	102.550										
6.625	104.158	104.133	103.961	103.817	103.199	102.881										
6.750	103.789	103.764	103.593	103.448	102.830	102.513										
VA 30 HB Standard							VA 30 HB IRRRL									
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day					
5.375	100.103	100.093	99.989	99.720	99.317	99.183	5.375	99.978	99.968	99.864	99.595					
5.500	100.771	100.761	100.657	100.388	99.985	99.852	5.500	100.646	100.636	100.532	100.263					
5.625	101.159	101.149	101.045	100.776	100.373	100.240	5.625	101.034	101.024	100.920	100.651					
5.750	100.730	100.720	100.603	100.342	99.887	99.745	5.750	100.605	100.595	100.478	100.217					
5.875	101.447	101.437	101.319	101.058	100.603	100.461	5.875	101.322	101.312	101.194	100.933					
6.000	102.035	102.025	101.908	101.647	101.192	101.050	6.000	101.910	101.900	101.783	101.522					
6.125	102.220	102.210	102.093	101.832	101.377	101.235	6.125	102.095	102.085	101.968	101.707					
6.250	101.602	101.592	101.461	101.301	100.767	100.699	6.250	101.477	101.467	101.336	101.176					
6.375	102.239	102.229	102.098	101.938	101.404	101.336	6.375	102.114	102.104	101.973	101.813					
6.500	102.729	102.719	102.588	102.428	101.894	101.826	6.500	102.604	102.594	102.463	102.303					
6.625	102.950	102.940	102.808	102.649	102.115	102.046	6.625	102.825	102.815	102.683	102.524					
6.750	102.242	102.232	102.087	101.951	101.351	101.278	6.750	102.117	102.107	101.962	101.826					
6.875	102.686	102.676	102.531	102.395	101.795	101.721	6.875	102.561	102.551	102.406	102.270					
7.000	103.090	103.080	102.935	102.799	102.199	102.126	7.000	102.965	102.955	102.810	102.674					
7.125	103.077	103.067	102.921	102.786	102.186	102.112	7.125	102.952	102.942	102.796	102.661					
7.250	100.964	100.954	100.795	100.683	99.969	99.844										
All Purchase Transactions 0.000																
State Adjustments																
DC	0.050		AL	0.050	TN	-0.050										
DE	0.000		AZ	0.100	WV	0.000										
MD	0.000		MA	-0.100	MN	0.000										
NJ	-0.100		OR	0.050	ND	0.000										
PA	0.100		NH	0.000	State Special											
VA	0.050		TX	0.075	NC, SC, TN											
FL	0.025		SC	0.100	0.150											
NC	0.100		CT	-0.025												
CO	0.150		CA	-0.050												
GA	0.000		WA	0.050												
Loan Amount Adjustments																
						All Terms										
75,000 - 99,999						(0.500)										
100,000 - 199,999						0.000										
200,000 - 299,999						0.025										
300,000 - 399,999						0.050										
400,000 - 548,250						0.075										
548,251 - 766,550						0.100										
766,550 - 999,999						0.000										
1,000,000 - \$1,499,999						(0.500)										
> = \$1,500,000 - \$2,000,000						(1.500)										
All Standard VA program Adjustments																
2-4 Units						0.000										
Manufactured Home						(1.000)										
20 Year Term						(0.250)										
Second Home and Investment (IRRRL only)						(0.500)										
VA IRRRL CLTV > 100%						NA										
High Balance - Cash Out LTV, CLTV or HCLTV > 90%						(1.250)										
Temp Interest Rate Buydown						(0.125)										
Manual Underwrite						(0.500)										
VA FICO Adjustments																
FICO 740+						0.150										
FICO 739 - 720						0.075										
FICO 719 - 700						0.075										
FICO 699-680						0.000										
FICO 679-660						0.000										
FICO 659-640						(0.150)										
FICO 639-620						(1.250)										
FICO 600-619						(1.750)										
FICO 580-599						(2.000)										
Extension Costs Per Day:																
First Request	(0.020)					Admin Fees										
Second Request	(0.020)					Underwriting Fee - Full Doc \$1,125										
Third Request	(0.040)					Underwriting Fee - IRRRL \$695										
Fourth Request	(0.040)					New Project Submission \$795										
Retlock Fee	(0.125)															
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Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.																

All locks, extensions, and cancellations can be requested through our FLEX portal

[illegible]

Agency 10/6 SOFR ARM 5-1-5 High Balance							Agency 7/6 SOFR ARM 5-1-5 High Balance							Agency 5/6 SOFR ARM 2-1-5 High Balance						
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day
4.875	85,000	85,000	85,000	85,000	85,000	85,000	5.500	85,000	85,000	85,000	85,000	85,000	85,000	5.000	85,000	85,000	85,000	85,000	85,000	85,000
5.000	85,000	85,000	85,000	85,000	85,000	85,000	5.625	85,000	85,000	85,000	85,000	85,000	85,000	5.125	85,000	85,000	85,000	85,000	85,000	85,000
5.125	85,000	85,000	85,000	85,000	85,000	85,000	5.750	85,000	85,000	85,000	85,000	85,000	85,000	5.250	85,000	85,000	85,000	85,000	85,000	85,000
5.250	85,000	85,000	85,000	85,000	85,000	85,000	5.875	85,000	85,000	85,000	85,000	85,000	85,000	5.375	85,000	85,000	85,000	85,000	85,000	85,000
5.375	85,000	85,000	85,000	85,000	85,000	85,000	6.000	85,000	85,000	85,000	85,000	85,000	85,000	5.500	85,000	85,000	85,000	85,000	85,000	85,000
5.500	85,000	85,000	85,000	85,000	85,000	85,000	6.125	85,000	85,000	85,000	85,000	85,000	85,000	5.625	85,000	85,000	85,000	85,000	85,000	85,000
5.625	85,000	85,000	85,000	85,000	85,000	85,000	6.250	85,000	85,000	85,000	85,000	85,000	85,000	5.750	85,000	85,000	85,000	85,000	85,000	85,000
5.750	85,000	85,000	85,000	85,000	85,000	85,000	6.375	85,000	85,000	85,000	85,000	85,000	85,000	5.875	85,000	85,000	85,000	85,000	85,000	85,000
5.875	85,000	85,000	85,000	85,000	85,000	85,000	6.500	85,000	85,000	85,000	85,000	85,000	85,000	6.000	85,000	85,000	85,000	85,000	85,000	85,000
6.000	85,000	85,000	85,000	85,000	85,000	85,000	6.625	85,000	85,000	85,000	85,000	85,000	85,000	6.125	85,000	85,000	85,000	85,000	85,000	85,000

****See Page 9**

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	SUBORDINATE FINANCING: All terms	
75,000 - 99,999	(0.500)	(0.500)			
100,000 - 199,999	0.000	0.000			
200,000 - 299,999	0.025	0.025			
300,000 - 399,999	0.050	0.050			
400,000 - 548,250	0.075	0.075			
548,251 - 766,550	0.100	0.100			
State Adjustments	20/25/30 Yr	10/15 Yr	**See Page 9	CASH OUT: All terms	
PA FL TX	0.075	0.050			
DC DE VA MD TN WV	0.025	0.000			
CT NC NJ NH OR SC GA WA MN	0.000	0.000			
AL CO	(0.050)	(0.025)			
AZ MA ND	(0.100)	(0.075)			
CA	(0.150)	(0.125)			

****See Page 9**

Rates, comparisons, fees and programs are subject to change without notice.
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
All pricing and lock request subject to confirmation and does not commit Keystone Funding Inc to funding or purchase of loan.
Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.

Admin Fees

Underwriting Fee	\$1,595
Condo New Project Approval	\$700
Condo Established Project	\$295
Condo Limited Review	\$0

All locks, extensions, and cancellations can be requested through our [FLEX portal](#)

[illegible]

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Keystone Funding, Inc. 519 S Red Haven Lane Dover, DE 19901 NMLS: 144760 All locks, extensions, and cancellations can be requested through our FLEX portal keystone FUNDING WHOLESALE										
FHA/USDA Programs - TBD Locks										
FHA/USDA 30 Standard							FHA 15 Standard			
Rate	21-Day	30-Day	45-Day	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875				97.361	97.231	97.123	4.500	99.014	98.388	97.747
5.000				98.196	98.066	97.957	4.625	99.576	98.950	98.309
5.125				98.723	98.593	98.485	4.750	99.362	98.791	98.130
5.250				99.037	98.905	98.807	4.875	99.916	99.346	98.684
5.375				99.761	99.628	99.531	5.000	100.453	99.883	99.221
5.500				100.422	100.290	100.192	5.125	100.967	100.397	99.736
5.625				101.068	100.925	100.818	5.250	100.388	99.840	99.157
5.750				101.043	100.871	100.764	5.375	100.894	100.347	99.664
5.875				101.192	101.014	100.914				
5.990				101.749	101.571	101.470				
6.125				102.357	102.149	102.039				
6.250				102.192	101.975	101.864				

Keystone Funding Inc 519 S Red Haven Lane Dover, DE 19901 NMLS: 144760							
All locks, extensions, and cancellations can be requested through our FLEX portal							
VA Programs - TBD Locks							
VA 30 Standard				VA 15 Standard			
Rate	60-Day	75-Day	90-Day	Rate	60-Day	75-Day	90-Day
4.875	97.140	96.930	96.782	4.500	98.979	98.353	97.792
5.000	97.904	97.694	97.546	4.625	99.452	98.826	98.265
5.125	98.331	98.121	97.972	4.750	99.414	98.844	98.262
5.250	99.063	98.811	98.663	4.875	99.875	99.305	98.723
5.375	99.945	99.693	99.545	5.000	100.303	99.733	99.151
5.500	100.543	100.291	100.143	5.125	100.696	100.126	99.544
5.625	100.911	100.659	100.511	5.250	100.379	99.831	99.228
5.750	100.843	100.591	100.443	5.375	100.768	100.220	99.617
5.875	101.279	100.981	100.831	5.500	101.122	100.574	99.972
5.990	101.827	101.540	101.389	5.625	101.454	100.907	100.304
6.125	102.432	102.135	101.984	5.750	101.186	100.694	100.070
6.250	102.077	101.779	101.629	5.875	101.535	101.043	100.419
6.375	102.536	102.168	102.100				
6.500	102.886	102.518	102.450				
6.625	103.217	102.849	102.781				



WHOLESALE

SPEC PAYUPS

Conforming 30 Year Fixed	
1	100%
2	100%
3	100%
4	100%
5	100%
6	100%
7	100%
8	100%
9	100%
10	100%
11	100%
12	100%
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96	100%
97	100%
98	100%
99	100%
100	100%

Rate	\$475,001 - \$500,000	\$450,001 - \$475,000	\$425,001 - \$450,000	\$400,001 - \$425,000	\$375,001 - \$400,000	\$350,001 - \$375,000	\$325,001 - \$350,000	\$300,001 - \$325,000	\$275,001 - \$300,000	\$250,001 - \$275,000	\$225,001 - \$250,000	\$200,001 - \$225,000	\$175,001 - \$200,000	\$150,001 - \$175,000	\$125,001 - \$150,000	\$100,001 - \$125,000	\$85,001 - \$110,000	\$75,000 - \$85,000	
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.115	0.181	0.184	0.260	0.196	0.163	0.181	0.266	0.185	0.047	
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.114	0.181	0.184	0.260	0.196	0.163	0.181	0.266	0.185	0.047	
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.115	0.181	0.184	0.260	0.196	0.163	0.181	0.266	0.185	0.047	
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.115	0.181	0.184	0.260	0.196	0.163	0.181	0.266	0.185	0.047	
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.005	0.171	0.293	0.353	0.429	0.393	0.388	0.350	0.378	0.213	0.131	
5.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.005	0.161	0.273	0.353	0.429	0.393	0.388	0.350	0.378	0.213	0.131	
5.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.045	0.161	0.273	0.383	0.439	0.424	0.457	0.420	0.449	0.283	0.202	
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.045	0.161	0.273	0.382	0.439	0.423	0.457	0.420	0.448	0.283	0.201	
6.250	0.000	0.000	0.000	0.000	0.161	0.189	0.232	0.344	0.482	0.604	0.664	0.796	0.761	0.727	0.774	0.830	0.636	0.583	
6.375	0.000	0.000	0.000	0.000	0.170	0.198	0.235	0.348	0.486	0.609	0.668	0.802	0.770	0.729	0.780	0.837	0.645	0.590	
6.490	0.000	0.000	0.000	0.000	0.187	0.215	0.242	0.357	0.497	0.619	0.679	0.816	0.787	0.736	0.794	0.852	0.661	0.605	
6.625	0.000	0.000	0.000	0.000	0.163	0.191	0.226	0.340	0.478	0.601	0.660	0.795	0.763	0.720	0.772	0.830	0.593	0.583	
6.750	0.000	0.000	0.000	0.000	0.174	0.203	0.241	0.359	0.497	0.617	0.676	0.824	0.786	0.735	0.793	0.851	0.609	0.605	
6.875	0.000	0.000	0.000	0.000	0.293	0.321	0.359	0.577	0.660	0.727	0.759	0.838	0.781	0.782	0.872	1.015	0.824	0.712	
6.990	0.000	0.000	0.000	0.000	0.270	0.298	0.324	0.584	0.649	0.705	0.767	0.850	0.798	0.875	0.884	1.029	0.840	0.725	
7.125	0.000	0.000	0.000	0.000	0.276	0.305	0.506	0.564	0.646	0.713	0.744	0.823	0.764	0.859	0.857	0.999	0.807	0.696	
7.250	0.000	0.000	0.000	0.000	0.000	0.105	0.260	0.373	0.679	0.858	0.889	1.049	1.042	1.064	0.971	1.027	0.861	0.780	
7.375	0.000	0.000	0.000	0.000	0.000	0.110	0.255	0.369	0.677	0.855	0.887	1.050	1.047	1.058	0.972	1.030	0.866	0.782	

FHA 30 Year Fixed	
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Rate	\$475.001 - \$500.000	\$450.001 - \$475.000	\$425.001 - \$450.000	\$400.001 - \$425.000	\$375.001 - \$400.000	\$350.001 - \$375.000	\$325.001 - \$350.000	\$300.001 - \$325.000	\$275.001 - \$300.000	\$250.001 - \$275.000	\$225.001 - \$250.000	\$200.001 - \$225.000	\$175.001 - \$200.000	\$150.001 - \$175.000	\$125.001 - \$150.000	\$100.001 - \$125.000	\$75.001 - \$110.000	\$50.001 - \$75.000	\$25.000 - \$50.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.069	0.000	0.003	0.028	0.062	0.046	0.000	0.006	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.069	0.000	0.003	0.027	0.062	0.046	0.000	0.006	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.306	0.484	0.544	0.603	0.663	0.622	0.656	0.740	0.774	0.818	0.777	0.837	0.895	0.764	0.663
5.875	0.000	0.000	0.000	0.000	0.306	0.484	0.544	0.603	0.663	0.622	0.656	0.740	0.774	0.818	0.778	0.837	0.875	0.734	0.633
5.990	0.000	0.000	0.000	0.000	0.306	0.484	0.544	0.603	0.663	0.622	0.656	0.740	0.774	0.818	0.777	0.837	0.895	0.794	0.692
6.125	0.000	0.000	0.000	0.000	0.306	0.434	0.494	0.453	0.422	0.322	0.466	0.570	0.554	0.618	0.517	0.527	0.505	0.364	0.263
6.250	0.000	0.000	0.000	0.000	0.188	0.484	0.692	0.870	0.989	0.978	1.013	1.037	1.071	1.056	1.015	1.094	1.042	1.080	0.919
6.375	0.000	0.000	0.000	0.000	0.187	0.484	0.692	0.870	0.989	0.978	1.013	1.037	1.071	1.056	1.015	1.094	1.042	1.080	0.919
6.500	0.000	0.000	0.000	0.000	0.187	0.484	0.692	0.870	0.989	0.978	1.012	1.037	1.071	1.056	1.015	1.094	1.042	1.080	0.919
6.625	0.000	0.000	0.000	0.000	0.187	0.444	0.652	0.730	0.759	0.688	0.832	0.977	0.861	0.866	0.765	0.804	0.752	0.790	0.629
6.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.128	0.187	0.247	0.150	0.128	0.162	0.178	0.167	0.185	0.161	0.181	0.130
6.875	0.000	0.000	0.000	0.000	0.000	0.009	0.128	0.187	0.187	0.086	0.320	0.503	0.586	0.739	0.608	0.707	0.655	0.633	0.532
7.000	0.000	0.000	0.000	0.000	0.000	0.009	0.128	0.188	0.247	0.206	0.330	0.503	0.626	0.759	0.688	0.827	0.775	0.753	0.652
7.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.060	0.253	0.326	0.479	0.348	0.447	0.395	0.373	0.373	0.272

[illegible][illegible][illegible]

Rate	Loan Amount >300,000
5.250	0.230
5.375	0.230
5.500	0.230
5.625	0.238
5.750	0.221
5.875	0.222
5.990	0.220
6.125	0.224
6.250	0.435
6.375	0.435
6.500	0.396
6.625	0.447
6.750	0.833
6.875	0.798
6.990	0.704
7.125	0.766
7.250	0.610
7.375	0.496

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Price indicative of only one pricing determined by product and pricing system and not guaranteed.

Keystone Funding, Inc.
519 S Red Haven Lane
Dover, DE 19901
NMLS: 144760



All locks, extensions, and cancellations can be requested through our FLEX portal

Conventional LLPAs

Purchase - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 - 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Non Cashout Refinance - FICO/LTV LLPAs (Mortgage > 15 Year Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 - 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Cashout Refinance - FICO/LTV LLPAs (All Mortgage Terms)									
FICO Range	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=780	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	n/a	n/a	n/a
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	n/a	n/a	n/a
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	n/a	n/a	n/a	n/a
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	n/a	n/a	n/a
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	n/a	n/a	n/a	n/a
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	n/a	n/a	n/a	n/a
620 - 639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a
< 620	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pricing Specials									
Product Feature	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Purchase Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance Special	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Temporary Interest Rate Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cumulative LLPA Caps	
HomeReady / Home Possible	0.000
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000
Duty to Serve loans for Manufactured Housing and High Needs Rural Areas	0.000

Purchase - LLPAs by Product Feature (All Terms)									
Product Feature	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-1.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Non Cashout Refinance - LLPAs by Product Feature (All Terms)									
Product Feature	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Second Home	-1.125	-1.125	-1.625	-1.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-1.125	-3.375	-4.125	-4.125	-4.125	-4.125
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance - ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cashout Refinance - LLPAs by Product Feature (All Terms)									
Product Feature	LTV Range								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
ARM	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Second Home	-1.125	-1.125	-1.625	-1.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-1.125	-3.375	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
High Balance - ARM	-2.000	-2.000	-2.250	-2.250	-3.250	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

Loan Amount Adjustments	20/25/30 Yr	10/15 Yr
75,000 - 99,999	(0.500)	(0.500)
100,000 - 199,999	0.000	0.000
200,000 - 299,999	0.025	0.025
300,000 - 399,999	0.050	0.050
400,000 - 548,250	0.075	0.075
548,251 - 832,750	0.100	0.100
> 832,750	0.000	0.000

State Adjustments	20/25/30 Yr	10/15 Yr
PA FL TX	0.075	0.050
DC DE VA MD	0.025	0.000
CT NC NJ NH OR SC GA WA	0.000	0.000
AL	0.050	0.050
AZ CO MA	(0.100)	(0.075)
CA	(0.150)	(0.125)

Extension Costs Per Day:	
First Request	(0.020)
Second Request	(0.020)
Third Request	(0.040)
Fourth Request	(0.040)
Relock Fee	(0.125)
Expired Locks Cannot be Extended and are Subject to Worse Case Pricing for 30 Days.	
Admin Fees:	
Underwriting	\$1.125
Condo New Project Approval	\$700
Condo Established Project	\$295
Condo Limited Review	\$0

Rates, comparisons, fees and programs are subject to change without notice.
Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg. Z.
All pricing and lock request subject to confirmation and does not commit Keystone Funding, Inc. to funding or purchase of loan.
Price Indicator sheet only - pricing determined by product and pricing system and not guaranteed.